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ABSTRACT

This bibliography has been prepared to aid those people looking for additional information or advice as they make their retirement plans. Most of the books are available at public libraries and in paperback editions. The bibliography is organized in the following six sections: (1) comprehensive handbooks and workbooks; (2) retirement finances; (3) estate planning; (4) housing; (5) social, personal, and emotional dimensions in retirement planning; and (6) aging, health, legal concerns, and programs for older adults. Within each section, books are listed in alphabetical order by author. Each listing consists of bibliographic information, a brief description of the book, and a table of contents. The bibliography contains 45 annotated listings. (KC)

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# An Annotated Bibliography of Retirement Preparation Books

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In recent years, an increasing number of books have been published to help individuals plan for retirement. TIAA-CREF has prepared this selected bibliography for those looking for additional information or advice as they make their retirement plans.

Most, if not all, of the books in this bibliography are available at local public libraries. Most are available for purchase in paperback editions.

The biblography is organized in six sections, as indicated below. Within each section, books are listed in alphabetical order, by author. Our inclusion of a book does not in any way constitute an endorsement of the views or information it contains.

Important note: The economic, legal and tax environments affecting retirement planning change frequently and sometimes substantially, so even the most-recently-published books listed here may not be fully up to date.

| Section | Page |
|---|---|
| Part I— Comprehensive Handbooks and Workbooks | 2 |
| Part II— Retirement Finances | 8 |
| Part III—Estate Planning | 15 |
| Part IV—Housing | 18 |
| Part V— Social, Personal, and Emotional Dimensions in Retirement Planning | 20 |
| Part VI—Aging, Health, Legal Concerns, and Programs for Older Adults | 24 |

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## Part I—Comprehensive Handbooks and Workbooks

The books listed in Part I cover essential preretirement planning areas of finances, housing and location, legal affairs, health, attitudes and role adjustments, and use of leisure time. The books differ in depth and tone of presentation, but all provide useful, detailed information on how to prepare for retirement.

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**1.** Action for Older Persons, Inc., Cynthia L. Page ed. **Your Retirement: How to Plan for a Secure Future.** New York: Arco Publishing, 1984, 185 pages.

This guide provides a step-by-step introduction to several of the most important areas of preretirement planning. Each chapter contains checklists and self-assessment aids, and concludes with a list of sources for further information.

Chapters:

1—Opportunities and Adjustments in Retirement
2—Health and Well-Being
3—Legal Affairs
4—If You Are Alone
5—Income Planning
6—Planned Spending
7—Housing

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**2.** Bowman, Forest J. **The Complete Retirement Handbook.** New York: Perigee Books, 1983, 249 pages.

This very readable book concentrates on the financial and legal aspects of retirement planning. A glossary and many useful checklists and tables are included in the appendices.

Chapters:

1—It's Your Life—You Call the Shots
2—Life Begins at Retirement
3—Sun Belt, Here I Come! Moving After Retirement
4—Your Retirement Systems—The Cornerstone of Your Planning
5—Social Security—It's "Social," but How Much "Security"?
6—Where There's a Will (or a Reasonable Substitute), There's a Way
7—Probate (and How to Avoid It)

8—Living with a Revocable Living Trust
9—Taxes—In General
10—The Federal Estate Tax
11—The Federal Income Tax
12—The Federal Gift Tax
13—Tax Shelters
14—The Corporation—A "Better Mousetrap"
15—Putting Your Money to Work
16—Life Insurance
17—Putting It All Together

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**3.** Buckley, Joseph C. **The Retirement Handbook: A Complete Guide to Planning Your Future.** New York: Harper & Row, 1977, 364 pages.

This basic text offers a thorough review of retirement planning issues. It was first published in 1953 and is now in its sixth edition. Each chapter concludes with a guide to additional reading.

Chapters:
1—Know Yourself and Grow Old Gracefully
2—Getting Ready for Your Harvest Years
3—Health and Long Life
4—Income Planning for Financing Retirement Living
5—Housing for the Retired
6—Leisure-Time Activities With a Retirement Perspective
7—How to Enjoy Leisure
8—A Small Business of Your Own
9—If You Would Like to Retire to a Farm
10—Good Climate is Part of Good Living
11—Selecting a Location for Retirement Living
12—Social Security
13—The Medicare Program

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**4.** Dickinson, Peter A. **The Complete Retirement Planning Book.** New York: Dutton, 1984, 258 pages.

The author covers the basic planning areas in an optimistic and informal style. This book and two others by the author have achieved widespread recognition. Useful references, suggested readings, and names and addresses for further sources of information complement each chapter.

Contents: Forty-Two short Chapters are included in the following six sections:
Part I—Introduction: Out of a Rut
Part II—Health Means Wealth
Part III—How to Hatch Your Nest Egg Now

Part IV—Your Changing Legal Needs
Part V—There's No Place Like Home
Part VI—Time: The Money of Your Life
Epilogue—The Rest Should be the Best

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**5.** Downs, Hugh and Roll, Richard. **The Best Years Book.** New York: Dell Publishing, 1982, 401 pages.

In this comprehensive retirement planning guide, information is presented in a direct and readable manner. The book contains several self-assessment aids, step-by-step planning aids for various goals, and sources of additional information.

Chapters:

1—Why Plan for Retirement?
2—Retirement—Together and Alone
3—Variety in Retirement Lifestyles
4—Keeping Healthy, Starting Now
5—Nutrition for Better Health
6—Exercise and Fitness
7—Your Financial Needs and Resources
8—Investing for Future Security
9—Will and Estate Planning Providing for Continuity
10—Planning to Enjoy Leisure Time
11—Possibilities in Your Own Backyard
12—Learning and Growing Don't Stop with Retirement
13—Your Second Career: Work as Leisure Activity
14—Choosing Your Ideal Environment: Where to Live in Retirement

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**6.** Garrison, Ronald B. and England, Clark M. **Retirement: A Time for Fulfillment.** Lake Grove, Oregon: Davcor Resource Management, 1985, 111 pages.

This workbook contains many checklists, self-assessment aids, "Questions to Ask Yourself," and sources for further information.

Chapters:

1—Exploring For A Successful Retirement
2—Exploring Your Potential
3—Investing Time In Retirement (includes a section on writing letters of application and preparing resumes)

4—Taking Health Into Retirement
5—Choosing a Place To Live
6—Legal Matters of Retirement
7—Planning For Financial Security

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**7.** Michaels, Joseph. **Prime of Your Life: A Practical Guide to Your Mature Years.** Boston: Little, Brown and Co., 1983, 374 pages.

This is another recent comprehensive handbook on retirement planning. Each chapter includes a section called Sources for Further Information, containing many useful references.

Chapters:

1—Security
2—Leisure
3—Living (covers housing alternatives, living arrangement, geographical locations, and ways to control household expenses)
4—Getting Things Done
5—Health

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**8.** Milletti, Mario A. **Voices of Experience: 1500 Retired People Talk About Retirement.** New York: TIAA-CREF, 194 pages.

This book is based on a survey of TIAA-CREF retired annuitants, who recounted their personal experiences and reactions to retirement. Their perceptions on the many dimensions of life in retirement are blended by the author into a thoughtful, sensitive narrative which forms a comprehensive and informative retirement planning guide.

Chapters:

1—The Purpose of This Book
2—Getting Ready
3—Why They Retired
4—Adapting
5—Freedom!
6—Activities
7—Working and Helping
8—Dollars and Cents
9—Aging and Health
10—Where to Live
11—Relationships

12—A Mix of Attractions and Drawbacks
13—Summing Up
14—The Questionnaire

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**9.** Myers, Albert and Andersen, Christopher P. **Success Over Sixty.** New York: Summit Books, 1984, 301 pages.

Attacking negative stereotypes often applied to older people, the author cites many inspirational examples of individuals who have excelled in their later years. He maintains it is crucial that people remain active and productive throughout their lives, and suggests many ways older adults can fulfill themselves.

Chapters:

1—Success Over Sixty
2—Retirement: The Myth and the Reality
3—The Enlightened Corporations
4—How Not to be Your Own Worst Enemy
5—Stimulating the Creativity Within You
6—Making the Most of What You Already Know: Matching Experience with a New Career
7—If You Want to Be Your Own Boss (at Last)
8—Sharing Over Sixty: The Rewards of Volunteerism
9—Healthy Body
10—Healthy Mind
11—Epilogue

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**10.** Otte, Elmer. **Retirement Rehearsal Guidebook.** Appleton, Wisconsin: Retirement Research, 1984, 160 pages.

In this manual, the author details a practical system of planning for retirement. Included are numerous worksheets, self-assessment aids, references, and names and addresses for further information. This is a companion piece to the author's Rehearse Before You Retire (below).

Chapters:

1—Start Thinking About Retirement
2—Personal and Financial Resources

3—Where Shall We Retire?
4—What in the World Will We Do?
5—Getting Our Family Records Straight
6—Timetable For Rehearsal
7—Collecting Your Reward
8—Resource Directory and Bibliography

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**11.** Otte, Elmer. **Rehearse Before You Retire.** Appleton, Wisconsin: Retirement Research, 1977, 208 pages.

This book covers most of the standard preretirement planning areas in a lively, thoughtful style.

Chapters:
1—Begin by Rehearsing for Your Retirement
2—Prepare to Retire To Something
3—Establish Sensible Retirement Expectations
4—Inventory Your Retirement Resources
5—Set Your Own Retirement Timetable
6—Expect to Enjoy Your Retirement

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**12.** Uris, Auren. **Over Fifty: The Definitive Guide to Retirement.** Radnor, PA: Chilton Book Company, 1979, 613 pages.

This large volume covers the full spectrum of preretirement planning.

Contents: A score of chapters is divided into five major sections:
1—Retirement: A New Beginning
2—Evaluating Your Prospects
3—The Four Pillars of Well-being
4—Rights and Responsibilities
5—Enriching Your Life

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## Part II—Retirement Finances

**13.** Hardy, C. Colburn. **Your Guide to a Financially Secure Retirement.** New York: New American Library, 1984, 223 pages.

Stressing that now is the time to begin preparing for retirement, Hardy outlines a comprehensive strategy which includes financial planning, estate planning, insurance, and housing. He gives many specific illustrations and recommendations.

Chapters:

1—Retirees: America's Fastest-Growing Group
2—The Two Faces of Inflation
3—How Much Money You Will Need
4—How Much Money You Will Have
5—Social Security: The Solid Base
6—The Wonderful World of Pension Plans
7—Tax Breaks
8—Investing for Greatest Returns: Stocks and Annuities
9—Life Insurance: The Full Story
10—Don't Go Overboard with Health Insurance
11—What to Do When You Need Extra Money
12—Problems and Solutions of Singles and Women
13—Protecting Your Assets: Wills, Executor, and Joint Tenancy
14—Estate Planning: Making it Easy for Your Heirs
15—Your Safe Deposit Box—and Power of Attorney
16—Stay or Move?
17—Rent or Buy?
18—Financing the Purchase and Sale of a Home
Epilogue—Relax, Be Useful and Happy

**14.** Lamb, Tony and Duffy, Dave. **The Retirement Threat.** San Diego, CA: Learning Concepts, 1977, 177 pages.

Lamb and Duffy focus on financial planning issues, taking a slightly alarmist position, but also cover several other aspects of preretirement planning. The book provides basic information on the essentials of financial planning.

Chapters:

1—A Glimpse into the Future
2—The Great Retirement Lie
3—Your Retirement Budget
4—Social Security, Pensions, and Savings: Less Certain Than You Think
5—Plan to Have Money
6—Plan to Work
7—Plan to be Healthy
8—Plan to Fight: A Short Course in Senior Advocacy
9—A Model of What Can Be Accomplished
10—A Glimpse Into a Better Future

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**15.** Nauheim, Ferd. **The Retirement Money Book.** Washington, D.C.: Acropolis Books Ltd., 1982, 250 pages.

This is another book written specifically for preretirees and recent retirees. The author offers advice on investments, budgeting, and other financial planning areas and presents his ideas in a direct, readable manner.

Chapters:

1—You Have to Change Your Mind
2—Planning Ahead
3—Cutting Taxes and Investing Capital
4—More Income Through Securities
5—How a Retired Person Should Invest
6—More Income Through Real Estate
7—Real Estate and Retirement—Do They Mix?
8—The Time of Transition
9—Other Ways of Investing
10—Protecting What You Have
11—But I Have No Capital

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**16.** Nolan, Thomas A. **Retire Easy: A Blueprint for Building Personal Wealth.** Englewood Cliffs, NJ: Prentice-Hall, 1984, 218 pages.

Written in an informal, upbeat style, this book covers a broad range of topics within the area of financial planning. Several chapters are devoted specifically to planning for retirement.

Chapters:

1—In the Rut
2—Out of the Rut
3—Personal Finances
4—Personal Money Management Planner
5—Inflation
6—Cash
7—Life Insurance and Annuities
8—Individual Retirement Accounts (IRAs) and Other Retirement Plans
9—Real Estate

10—Investing
11—Mutual Funds
12—Bonds
13—Utility Stock Dividend Reinvestment Programs
14—Collectibles
15—Partnership Investing
16—Where to Get Information
17—Are You Ready to Retire?
18—What it Costs to be Retired
19—Estimating Your Social Security Retirement Check
20—Moving
21—Jobs
22—Estate Planning and Taxes

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**17.** Porter, Sylvia. **Sylvia Porter's New Money Book for the 80's.** New York: Avon, 1980, 1328 pages.

An expanded and updated version of Porter's popular **Money Book**, this new edition remains a very readable and comprehensive book on money management.

Chapters:
1—Inflation and the World in Which You Live
2—Budgets Are Back in Style
3—How to Buy Just About Everything...and Save 5 to 50 Per Cent, Too
4—You Must Eat—How to Do It Best at Least Cost
5—Your Home: How to Find and Finance It, Buy and Build it, Furnish and Beautify It, Insure and Protect It, Remodel and Expand It, Sell...and Finally Move Out of It!
6—Family's Energy-Saving Guide
7—Getting to and from—by Wheels, Wings, and Water
8—The Enormous Burden of Good Health Care and How to Ease the Load on You
9—Education after High School—and How to Finance It
10—Your Lifetime Future in a Job, Career, or Business of Your Own
11—Dress Well on Less
12—Jewelry and Beauty—Frosting on the Cake
13—How to Slash the Costs of Your Vacations in the 1980's
14—Sex...and...Money
15—Your Personal Banking Business
16—How to Borrow Cash and Use Credit
17—What Records Should You Keep?—and How?
18—How to Achieve Financial Independence and Personal Security in Your Older Years
19—Your Basic Guide to Wills, Estates, and Trusts
20—Funeral Expenses—What to Do...How to Save...Where the Traps Are
21—Your Guide to the Stock Markets
22—Mutual Funds

23—Your Guide to the Bond Markets—Obligations of the U.S. Treasury, Federal Agencies, Guaranteed or Partially Insured Mortgage Pools, States and Cities, U.S. Corporations—Short and Long-Term
24—Your Guide to United States Savings Bonds
25—Your Guide to the Exploding Commodity Markets—for Speculators and Hedgers
26—Your Most Simple Guide to Buying Land
27—Your Guide to Off-Beat and On-Target
28—Know Your Rights!—and How to Use Them
29—How and Where to Get Help

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**18.** Sloan, Leonard. **The New York Times Book of Personal Finance.** New York: Times Books, 1985, 323 pages.

This recently-published book is a comprehensive introduction to money management. Probably the most basic of the books in this section, it assumes little prior knowledge of the field and is very readable.

Chapters:

1—Your Net Worth
2—Banking
3—Taxes
4—Use of Credit
5—Rights as a Consumer
6—Life Insurance
7—Health Insurance
8—Automobile Insurance
9—Residential Insurance
10—An Overview
11—Stocks
12—Fixed-Income Securities
13—Mutual Funds
14—Options
15—Futures
16—Collectibles
17—Mortgages
18—Buying and Maintaining Property
19—Retirement
20—Wills, Trusts, and Estate Planning

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**19.** Tenney, Lester and Levi, Donald. **Planning for Your Financial Security.** Tempe, Arizona: University Research Associates, 1985, 294 pages.

Most appropriate for readers with some background in finance, this book provides a thoughtful and systematic overview of the major areas of preretirement financial planning. A glossary and many helpful planning aids are included.

Chapters:

1—In The Beginning
2—Two Hurdles to Financial Success: Inflation and Taxes
3—Our Economic History
4—A Time for Planning
5—A Time for Opportunity
6—The Acquisition and Conservation of Capital
7—Calculating Your Retirement Needs in Times of Inflation
8—Social Security as a Part of Your Financial Plan
9—The Marketplace
10—Fixed Dollar Investments
11—Equity Investments
12—Other Investment Alternatives—Real Estate and Hard Assets
13—Portfolio Development and Management
14—The Annuity Concept
15—The Value of Estate Planning
16—Non-Financial Concerns
Epilogue—Why Do Financial Planning?

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**20.** Thomas, Dana L. **How to Increase Your Income During Your Retirement.** Garden City, NY: Doubleday, 1983, 205 pages.

Thomas explains the fundamentals of financial and estate planning as they pertain to retired persons and those nearing retirement. He outlines a financial strategy designed to keep abreast of inflation with safe investments.

Chapters:

1—Challenges and Opportunities for Retired People in Today's Investment Markets
2—Should You Take Early or Late Retirement?
3—How to Budget Your Income to Avoid a Financial Crisis Tomorrow
4—How Emotionally to Handle Your Money Losses by Determining the Amount of Risk You Can Afford in Your Investments
5—Should You Invest Your Money Yourself or Hire a Professional Advisor?
6—How to Take Advantage of Recent Changes in the Tax Law to Win Big Financial Breaks
7—Should Retired People Play the Stock Market in the Days Ahead?
8—Take the Anxiety Out of Your Investment Decision Making
9—Keep Your Bond Portfolio Flexible; When and How to Buy Short or Long Term, Discount or Convertible Bonds

10—How to Select the Right Money Market Fund for Your Special Needs
11—Should You as a Retired Person Buy Gold, Diamonds, Paintings to Prepare for the Inflationary Times Ahead?
12—For the Wealthier Retiree: How to Lower Your Risk Trading Commodity Futures
13—Should Real Estate Be Part of a Retiree's Investment Portfolio?
14—How to Start a Profitable New Business or Career from Your Own Home in Your Retirement Years?
15—A Look at Tomorrow: A Summing Up of Investment Strategy for the Years to Come
16—What's Ahead for Retired People in the Next Ten Years?

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**21.** Vicker, Ray. **The Dow Jones-Irwin Guide to Retirement Planning.** Homewood, Illinois: Dow Jones-Irwin, 1985, 332 pages.

Using clear, jargon-free language, the author describes in depth the essential aspects, advantages, and disadvantages of a wide range of investment vehicles and strategies. He gives concrete advice on how to begin a systematic program of personal money management.

Chapters:
1—Getting Started
2—Your Personal Inventory
3—Using Your Crystal Ball
4—Taking a Broad Perspective
5—Cutting Corners in Planning
6—Your Retirement Tax Shelters
7—Variations on the IRA Theme
8—A Look at Pensions
9—Investment Avenues for Your Money
10—More Investment Avenues to Nest Eggs
11—Investment Strategies
12—Managing Your Money
13—Approaching Your Retirement
14—Collecting Your Nest Eggs
15—A Time for Reflection

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**22.** Weaver, Peter and Buchanan, Annette. **What to Do with What You've Got: The Practical Guide to Money Management in Retirement.** A publication of American Association of Retired Persons. Glenview, Illinois: Scott, Foresman, and Company, 1984, 214 pages.

This book introduces all the main areas of preretirement financial planning, discussing alternative strategies together with their strengths and weaknesses. Most topics are not analyzed in detail; instead, the authors provide many sources for readers desiring more complete information. The book also includes worksheets, tables, and a glossary of technical vocabulary.

Chapters:


1—Introduction
2—Your Goals
3—The Bottom Line
4—Staying Put: Pros and Cons
5—Moving: Decisions, Decisions
6—Selling, Buying, and Moving
7—Savings Revolution
8—Stocks and Bonds
9—U.S. Government Securities
10—Life Insurance, Annuities, IRAs
11—The Risky Routes
12—How About Working
13—Your Health
14—Basic Budget Biters
15—Fun and Games
16—Credit and Debt
17—Paying Less Tax
18—Estate Planning
19—Picking the Pros
20—Your Financial Future


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## Part III—Estate Planning

The main objective of the books in this section is to enable the reader to work more effectively with a financial advisor, attorney, or other estate planning professional. Each covers the fundamentals of estate planning, the kinds of decisions one must make, and guidelines for evaluating available options and selecting professional advisors. All are thorough and written in language intended for the lay reader.

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**23.** Brosterman, Robert. **The Complete Estate Planning Guide.** New York: New American Library, 1984, 384 pages.

Chapters:

1—The Modern Dilemma: Creating an Estate in an Affluent Society
2—Getting Started
3—Life Insurance: The Universal Estate Builder
4—Your Occupation and Its Opportunities: Corporate Compensation Package
5—Your Occupation and Its Opportunities: Selective Bargainings for the Executive
6—Your Occupation and Its Opportunities: Self Help for the Self Employed
7—Investments: Making Your Capital Work for You
8—Investments: Putting Your Capital in Real Estate
9—The Day the Work Stops: Disability and Retirement
10—Estate Transference: The Problems and the Goals
11—Giving During Your Lifetime: The Benefit of Family Ownership of Property
12—The Living Trust
13—Questions and Answers on the Gift Tax
14—Why Everyone Needs a Will
15—An Ounce of Prevention: Meeting the Problem of Tax Erosion
16—Assessing Your Estate: What to Leave and How to Leave It
17—It Pays to Be Charitable
18—What to Do With Your Business: The Sole Proprietorship; The Family Business; The Part Ownership
19—Choosing Your Estate Manager
20—The Last Word On Estate Planning: Don't Do It All Yourself

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**24.** Clay, William C., Jr. **The Dow Jones-Irwin Guide to Estate Planning.** Homewood, Illinois: Dow Jones-Irwin, 1982, 158 pages.

Chapters:

1—Why You Need an Estate Plan
2—Make a Will
3—Create a Trust
4—Consider a Living Trust
5—Grant Powers of Appointment
6—Pick Your Own Fiduciary
7—Empower Your Executor-Trustee to Act
8—Avoid Survivorship Titles
9—Organize Your Business
10—Prepare for the Sale or Survival of Your Business
11—Your Life Insurance
12—Think Before You Give
13—Assemble the Facts
14—Select an Attorney
15—Get a Legal Check-up
16—Execute Power of Attorney and a Living Will
17—Negotiate a Custody Contract
18—Write a Letter to Your Executor
19—Check Your Estate Plan Carefully
20—Review Your Estate Plan Regularly
21—Support a Charity
22—Don't Die Intestate

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**25.** Kahn, Arnold D. **Family Security Through Estate Planning.** New York: McGraw-Hill, 1983, 203 pages.

Chapters:

1—What is Estate Planning and Who Needs It?
2—How to Hold Title to Your Assets
3—Wills, Trusts, and Probate
4—Federal Estate Tax and Generation-Skipping Tax
5—Federal Gift Tax and Unified Transfer Tax System
6—Income Taxation of Trusts and Beneficiaries
7—Interest-Free Loans
8—Why You Need a Will and What Should be in It
9—Choosing Your Basic Estate Plan
10—Gifts and Irrevocable Trusts
11—Living Trust
12—Life Insurance
13—Buy-Sell Agreements
14—The Five Levels of Estate Planning
15—Preparing for Your First Estate Planning Conference
16—Keeping Your Estate Plan Up to Date

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**26.** Kinevan, Marcos E. **Personal Estate Planning.** 12th edition. Princeton, NJ: Prentice-Hall, 1980, 179 pages.

Chapters:

1—Going From Broke
2—Buy Now—Pay Later?
3—Sharing Risks
4—Big Brother Cares
5—How Much is Enough?
6—The Fundamentals of Life Insurance
7—The Fundamentals of Investments
8—How to Allocate Your Resources
9—Trusts and Sundry Non-Probate Transfers
10—What's Mine is Thine
11—Wills

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## Part IV—Housing

**27.** Boyer, Richard and Savageau, David. **Places Rated Retirement Guide: Finding the Best Places in America for Retirement Living.** New York: Rand McNally, 1983, 199 pages.

This practical, easy-to-use guide ranks and compares 107 communities throughout the U.S. on climate, cost of living, recreational facilities, and several other criteria. A wealth of information is provided without overwhelming the reader.

Contents: Chapters are divided into eight major sections:

1—Introduction
2—Climate and Terrain: Finding Your Place in the Sun
3—Housing: Affording It in Retirement
4—Money Matters: Making Retirement Income Go Further
5—Crime: Where the Safe Places Are
6—Health and Health Care: Chief Concerns for a Fulfilling Retirement
7—Leisure Living: Making the Most of Local Recreation
8—Putting It All Together: Finding Your Best Retirement Place

**28.** Dickinson, Peter A. **Sunbelt Retirement.** New York: E.P. Dutton, 1983, 338 pages and **Retirement Edens Outside the Sunbelt.** New York: E.P. Dutton, 1981, 301 pages. (A large-type edition of Sunbelt Retirement is published by G.K. Hall.)

In these two books, the author appraises the possibilities for retirement in nearly every state in the country. He reports on local climate, cost of living, housing, medical facilities, recreation, cultural opportunities, and special services for senior citizens.

Contents:

Introductory chapters on how to pick the right spot, followed by chapters on individual states. Many localities within each state are reviewed on a community-by-community basis.

**29.** Sumichrast, Michael et al. **Planning Your Retirement Housing.** A publication of American Association of Retired Persons. Glenview, Illinois: Scott, Foresman, and Co., 1984, 259 pages.

A very thorough book on housing for retired persons. Detailed discussions are given on topics which include: where to live, housing options, finances, innovative housing designs for retired persons, how to reduce energy costs, remodeling and renovation. The authors give extensive advice on what to look for and what to beware of when evaluating the alternatives, and supplement their analyses with comments by retired persons on their own experiences.

Chapters:

1—Is There Life After Retirement?
2—Where Will the Living Be Easiest?
3—Cashing in Your Housing Assets
4—Buy Now, Move Later
5—Housing Options—A Home of Your Own
6—More Housing Options—Renting
7—Designed for Mature Living
8—Keeping Up the Old Homestead
9—Retirement Communities—The "Good Life"?
10—Adventures in Retirement Living
11—Unfinished Business

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## Part V—Social, Personal, and Emotional Dimensions in Retirement Planning

**30.** Bradford, Leland and Bradford, Martha. **Retirement—Coping with Emotional Upheavals.** Chicago: Nelson-Hall, 1979, 202 pages.

This book discusses some of the interpersonal concerns, including strains, that can accompany retirement and explains how to deal with them. The book is based on the authors' personal experiences.

Chapters:

1—Defining the Problems in Retirement
2—Marriage in Retirement
3—Coping with the Problems
4—Getting to Know and Accept Yourself
5—Creating a Fulfilling Companionship
6—Communication
7—Helping and Supporting
8—Loneliness, Aloneness, and Privacy
9—Emotional Survival

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**31.** Fromme, Allan. **Sixty + : Planning It, Living It, Loving It.** New York: Farrar, Straus and Giroux, 1984, 187 pages.

This is a self-help book on how to deal with the emotional aspects of aging and retirement. Fromme believes the key is adapting one's perspective and habits to a changing lifestyle.

Chapters:

1—Now Is Better Than Ever
2—Keep Your Marriage Alive—and Lively!
3—The Joys and Jabs of Family Life
4—Illness—Real or Imaginary
5—Life Must Go On...and Can
6—There's Always Room for Improvement
7—Summing Up

**32.** Hepner, Harry W. **Retirement: A Time to Live Anew.** New York: Robert E Krieger Publishing, 1976, 298 pages.

This book is about attitudes and role adjustments in retirement. It is directed at prospective retirees who are in professional occupations, enjoy good health, and have above average incomes.

Contents:

Part I—Attitudes and Intentions
Part II—Purposeful Projects and Other Retirement Activites
Part III—A Challenging Theme: Growth Toward a Personal Philosophy

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**33.** McLeish, John A. **The Challenge of Aging: Ulyssean Paths to Creative Living.** Vancouver, Canada: Douglas and McIntyre, Ltd., 1983, 253 pages.

The author encourages people nearing retirement age to live actively and creatively. The book includes many specific suggestions and inspiring examples of elderly people who live vigorously.

Chapters:

1—The Unrealized Potentials of Adulthood
2—Creativity in Adults: What It Is, What It Could Be
3—Self-Identity, Self-Growth, Self-Actualization
4—The Perils and Potentials of the Later Years
5—The Unfailing Mind
6—The Creative Peak and the Thrust to Learn
7—Ulysseans in Action
8—Naked on the Shore
9—Paths to the Ulyssean Life

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**34.** Schwed, Peter. **Hanging in There: How to Resist Retirement From Life and Avoid Being Put Out to Pasture.** Boston: Houghton Mifflin, 1977, 148 pages.

A colorful book on making the most of one's leisure during retirement.

Contents:

Part I—We Shall Go On to the End...We Shall Never Surrender
Part II—The View From the Other Side of the Hill
Part III—Fights for the Fearless and Goals for the Eager
Part IV—Yes, You Can!

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**35.** Shank, Howard. **Managing Retirement: The Surprising Opportunities and Challenges.** Chicago: Contemporary Books, 1985, 252 pages.

This book is written primarily for male executives getting ready to retire. It focuses on the emotional and interpersonal adjustments that active, career-oriented individuals undergo, and advocates a positive, aggressive approach to making the transition to a new lifestyle. The book concludes with a chapter in which the author reports on conversations with twenty-nine retired people.

Contents:


Part I —Fiction, Folklore, Fantasies, and other Cultural Baggage We Bring to Retirement
Part II —What You'll Mourn at the End of the Job
Part III —Your Worse Half: Things About Your Wife That You Had to Learn from Another Man
Part IV —The Surmountable Opportunity: All You Need Is Willingness, Wisdom, and Guts
Part V —Wisdom: Mostly in the Form of Dutch-Uncle Talk
Part VI —Working in Retirement
Part VII —How to Succeed at Marriage Even In Retirement
Part VIII—How to Prepare Your Emotions For Retirement
Part IX —Brothers And Sisters Under The Skin—In Which You Will Meet 29 Retired People with Only One Other Common Denominator: Gumption
Part X —Personal Postscript


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**36.** Willing, Jules Z. **The Reality of Retirement: The Inner Experience of Becoming a Retired Person.** New York: William Morrow and Company, 1981, 227 pages.

A sensitively written book about changes in personal values and relationships that can accompany retirement.

Chapters:


1—Hidden Feelings, Secret Thoughts
2—Myths and Realities
3—Impact on the Marriage Partner
4—Forced and Early Retirement
5—A Sense of Closure
6—Some Illusions We Start With
7—Discoveries We Make
8—New Perspectives on the Past
9—Free to be Yourself

10—Our Grown-up Children
11—Shifting Family Relationships
12—Lost Satisfactions
13—Let's Have Lunch
14—Shifting Perspectives
15—Moving Away
16—The Social Network
17—The Something World of Retirement
18—Togetherness
19—Threatening Developments
20—Loneliness and the Prospects of Dying
21—Retirement as Separate from Aging
22—Why Hobbies Are Not Enough
23—Negotiating the Transition
24—Shaping More Favorable Circumstances
25—Avoiding Pension Pitfalls
26—Some Characteristics of Success
27—Changing Personal Values

## Part VI—Aging, Health, Legal Concerns, and Programs for Older Adults

**37.** American Medical Association. **Guide to Health and Well-Being After Fifty.** New York: Random House, 1984, 261 pages.

This book offers advice on the physical health and emotional well-being of people in their middle and later years. It covers, in depth, many topics and issues in clear, non-technical language.

Chapters:

1—Good News about Health and Vitality in Mid-life
2—New Ways to Reduce Risks of Sickness and Disease
3—Coping with Everyday Physical Problems
4—The Fifties: A Time for Personal Growth
5—The Myths of the Mid-Life Crisis
6—Easing the Stresses and Strains of Mid-Life
7—Understanding the Female Menopause and the Male Climacteric
8—The Middle-Aged Person and the Family
9—Facing the Special Problems of Widowhood and Widowerhood
10—Sexual Functioning at Mid-Life
11—Exercise and Sports in Mid-Life
12—Guidelines for Healthy Nutrition and Weight Loss
13—Making a Decision About Cosmetic Surgery
14—Notes from a Health Spa
15—Reshaping the Future: Mid-Life Career Change and Retirement
Summary: Ingredients for Good Health in Mid-Life

**38.** Butler, Robert N. **Why Survive? Being Old in America.** New York: Harper & Row, 1975, 496 pages.

This book is about aging and ageism. The author discusses difficulties faced by the elderly and proposes many public policy changes. The book is not written for a general audience, but may be of interest to preretirees. It has an easy narrative style and is well documented.

Chapters:

1—The Tragedy of Old Age in America
2—How to Grow Old and Poor in an Affluent Society
3—What About My Pension?
4—The Right to Work
5—No Place to Live
6—No Time to Wait
7—The Unfulfilled Prescription
8—"They Are Only Senile"
9—Houses of Death are a Lively Business
10—Victimization of the Elderly
11—Pacification and the Politics of Aging
12—The Gift of Life
13—Loosening Up Life
14—Growing Old, Absurd

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**39.** Dunn, Thomas T. **A Lawyer's Advice to Retirees.** Garden City, NY: Doubleday, 1981, 241 pages.

Using selected cases for illustration, the author provides guidelines with which retired persons can judge the quality of the legal and financial services they may require. Many sample legal documents are included.

Chapters:

1—How to Plan a Happy Marriage in Senior Years
2—Guardian Angels as Co-owners: Benefits / Risks / Suggestions
3—Guardian Angels: Free-Acting / Court-Controlled / Privately Controlled
4—Activities and Attitudes Making Your Senior Years Unique / How to Roll Back the Years
5—Widows and Widowers: Solving Their Problems
6—Your Two Private Wealths / Rights and Powers
7—Paths to Extra Enjoyment of Wealth
8—Facing Dishonesty, Deception, and False Advertising
9—Twenty-seven Ways to Save Taxes
10—Gifts Best Made During Your Lifetime
11—Proper Names / Addresses / Priorities: Speed Delivery
12—Words Used in Estate Plans
13—Features in Powers of Attorney / Trust Documents / Wills
14—Estate Court Cases: Negligence / Ignorance / Disloyalty
15—Testing, Controlling, or Removing an Executor and Trustee
16—Protecting Your Body After Death
17—Friends: Reasons for Personal Details in Obituary
18—Guardian Angels Need Confidential Information
19—What You Should Know about Trust Officers

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**40.** Fischer, David H. **Growing Old in America,** expanded edition. New York Oxford University Press, 1978, 292 pages.

This book is a readable, scholarly work on the history of old age in the United States. The author explores the underlying changes in social structures and systems that have shaped the status and condition of old people in this country from colonial times to the present.

Chapters:

1—Gerontocratia: The Exaltation of Age in Early America, 1607-1820
2—Transition: The Revolution in Age Relations, 1770-1820
3—Gerontophobia: The Cult of Youth in Modern America, 1770-1970
4—Transition: Old Age Becomes a Social Problem, 1909-1970
5—Gerontophratria: A Thought for the Future, 1909—
6—Conclusion
7—Bibliographical Essay

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**41.** Gelfand, Donald E. **The Aging Network: Programs and Services.** New York: Springer Publishing, 1984, 305 pages.

This resource decribes the goals, target populations, and important components of a multitude of programs and services for the aging.

Contents: Chapters are organized into four sections:

Part I—The American Elderly: Programs and Services
Part II—Income Maintenance Programs
Part III—Programs for the Aged
Part IV—Services for the Aged

Chapters:

1—The Older American
2—Legislative Bases for Programs and Services
3—Age, Employment, and Income Maintenance
4—Illness, Medical Care, and Income Maintenance
5—Information and Referral
6—Health and Mental Health
7—Transportation
8—Crime and Legal Assistance Programs
9—Employment, Volunteer, and Educational Programs
10—Nutrition Programs
11—Multipurpose Senior Centers
12—Housing
13—In-home Services
14—Adult Daycare
15—Long-term Care Residences
16—The Future of Aging Programs and Services

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**42.** Matthews, Joseph with Dorothy Matthews Berman. **Sourcebook for Older Americans.** Berkeley, CA: Nolo Press, 1983, 274 pages.

Written with humor and in plain English, this handbook answers many of the questions senior citizens have about their rights and their income and health care benefits. Clear and thorough explanations of how to apply for these benefits are also given.

Chapters:

1—Your Social Security: How Secure Are You?
2—Social Security Retirement Benefits
3—Social Security Disability Benefits
4—Social Security Dependents' and Survivors' Benefits
5—How to Apply for Your Social Security Benefits
6—"Your Money or Your Life": Health Coverage Under Medicare
7—Medicaid: Filling in Some of the Holes in Medicare
8—"Medi-Gap": Private Health Insurance
9—Supplemental Security Income—A Little Back-Up Help
10—Government Employment, Railroad Worker and Veterans Benefits
11—Private Pensions: Small Consolation
12—Age Discrimination in Employment: Your Right to Work

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**43.** Pepper, Claude. **Ask Claude Pepper.** Garden City, NJ: Doubleday, 1984, 247 pages.

In this book, U.S. Congressman Pepper gives straightforward answers to more than 190 questions on a wide range of issues and specific problems of concern to the elderly.

Contents are divided into six sections:

I —Social Secuity
II —Working
III—Money
IV—Bureaucracy, Congress and the Law
V —Personal
VI—Medical

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*Two TIAA-CREF publications which explain and illustrate health care coverage in retirement and social security retirement benefits are listed below. Both booklets are revised annually to reflect changes in regulations, and may be obtained free of charge by writing to: TIAA-CREF, Educational Research, 730 Third Avenue, New York, NY 10017.*

**44. Planning for Health Coverage in Retirement—Medicare and Health Insurance.** New York: TIAA-CREF, updated annually, 21 pages.

Contents:


Introduction—Planning Ahead for Health Care
1—Why Medicare Needs Supplementing
2—Just What is Medicare?
—Eligibility and Enrollment
—What Medicare Provides
—Part A—Hospital Insurance
—Part B—Supplementary Medical Insurance
3—Medicare's Many Gaps
4—Closing the Gaps
—Continuing Under Your Employer's Group Health Insurance Plan
—Converting Your Group Coverage to an Individual Policy
—Enrolling in a Health Maintenance Organization
—Purchasing Individual Health Insurance
—Age 65 and Over
—Under Age 65
—Some Additional Thoughts on Shopping for Health Insurance
—Obtaining Health Insurance for Your Spouse
5—Checklist for Evaluating Supplementary Private Health Insurance Coverage

**45. What to Expect From Social Security in Retirement.** New York: TIAA-CREF, updated annually, 28 pages.

Contents:

1—Social Security Benefits in Brief
2—During Your Working Years:
- —How Your Earnings Record Makes You Eligible for Benefits
- —How Your Earnings Record Determines the Amount of Your Benefits
- —How to Verify Your Earnings Record

3—In Your Retirement: A Monthly Social Security Income:
- —The Approximate Amount of Your Retirement Benefits
- —Benefits for Your Spouse and Dependent Children
- —Options for Postponing Retirement Benefits or Beginning Them Early
- —Social Security's Limitations on Earned Income: The "Retirement Test"
- —Your Benefits and the Federal Income Tax

4—In the Event of Your Death or Disability:
- —Survivor's Benefits
- —Disability Benfits

5—When and How to Apply for Benefits
6—Having Your Checks Deposited Directly in Your Bank

Appendices:
- —Major Public Retirement Systems for Employees in Higher Education Not Covered by Social Security
- —How to Use the Postcards to Check Your Social Security Earnings Record
- —Table of Maximum Earnings Records, 1951 to Date
- —How Your "PIA" Is Computed from Your Earnings Record
- —How Earnings and the Retirement Test Could Affect the Disposable Income of a Single Person Aged 62 to 64

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